

To The Honorable Judge Martin Glenn,

Sir, thank you very much for taking the time to read this letter.

I am a US based customer of Celsius Lending LLC. One of the reasons I decided to be a customer is because I thought I was using a regulated lending platform, regulated by all state laws.

As of July 13, 2022, Celsius Lending LLC claims they are no longer liquidating retail loans or demanding margin calls, but accepting loan repayments and continuing to hold coins posted as collateral.

As a retail user with two current loans due on December 14, 2024 and November 29, 2024, I want to honor my obligation of paying back the principal and interest on my loans so that I may receive my ~4x collateral back. However, it makes no financial sense to send money to a bankrupt company when it is unknown what will happen to my collateral. Sir, I am requesting special consideration for all future loans that are due and especially the ones that are ~4x collateralized.

In the month between halting withdrawals (Sunday June 12, 2022) and declaring bankruptcy (Wednesday July 13, 2022) Celsius Lending LLC paid off hundreds of millions of their own loans to gain back their collateral into their possession.

**Sir, I humbly request you afford retail users the same opportunity as Celsius Lending LLC: to allow users to pay off their principal and interest in order to gain back their collateral to a user's wallet outside of Celsius Lending LLC's control.**

Thank you again for your time and consideration in this matter.

Very Respectfully Yours,  
Juan Guerrero